

**TAX ABATEMENT SUB-COMMITTEE  
IN CARE OF THE OFFICE OF THE ASSESSOR**

**City of Burlington, Vermont**

City Hall, Room 17, 149 Church Street, Burlington, VT 05401

WEBSITE: [www.burlingtonvt.gov/assessor](http://www.burlingtonvt.gov/assessor)

Voice (802) 865-7114

Fax (802) 865-7116

12/26/2013

Cori Fine  
1201 Spear Street  
South Burlington, VT 05403

RE: The Committee of the Board of Tax Abatement will make the following recommendation to the full Board of Tax Abatement regarding your request for abatement of penalties, interest and / or taxes.

PARCEL ID: 039-2-019-008

LOCATION: 106 Rose Street

AMOUNT REQUESTED: \$2259.19

COMMITTEE HEARING DATE: December 4, 2013

AMOUNT RECOMMENDED FOR ABATEMENT: \$1737.84

COMMITTEE'S RECOMMENDATION: Committee recommends to abate the 3rd and 4th quarter taxes due to destroyed home caused by a flood.

MOTION MADE: Brennan made motion to grant an abatement. Hartnett 2nd the motion. The motion was unanimous.

COMMITTEE'S REASONS: Abatement is just due to a hardship, from flooding, which destroyed a home. Owner is paying mortgage on uninhabitable house. FEMA will buy it in the future. Owner's income is below average.

Dear Fine,

The Board of Tax Abatement will make a final decision on your request for tax abatement on **Monday, January 13, 2014**. The Board looks to the committee's recommendation and reasoning for guidance. You have the right to testify before the Board of Tax Abatement. The hearing will be held at **Contois Auditorium in Burlington City Hall**, during the City Council meeting.

The City Council meeting begins at 7:00 P.M.

If you are planning on attending this meeting, please contact Lori Olberg at 802-865-7136.

Sincerely,

Kenneth Nosek, Associate Assessor  
For the Tax Abatement Committee

# TAX ABATEMENT REQUEST FORM

Please submit one form per property tax abatement request

Additional copies of this form can be found at [www.burlingtonvt.gov/CT/PropertyTax/Abatement](http://www.burlingtonvt.gov/CT/PropertyTax/Abatement)

Submit to: Attention: Lori, Burlington City Hall, 2<sup>nd</sup> Floor—Room 20, 149 Church Street, Burlington, VT 05401

Date of this Request: 8/13/13

Name, Property Owner on Grand List: Cori Fine

Name, Applicant: Cori Fine

(Describe the relationship of applicant to listed owner if the applicant is not the listed owner)

New Owner, Purchase Date: \_\_\_\_\_

Executor/Administrator of Estate: \_\_\_\_\_

Mailing Address: 1201 Spear Street, S. Burlington VT 05403

City, State, Zip code: \_\_\_\_\_

Applicant's Email and Phone #: Corifine@gmail.com 802-540-0433

Location of Property: 106 Rose St. # 8 Burlington VT 05401

Parcel ID Number (000-0-000-000): 039-2-019-008 or,

Account Number (PPP000000): 039-2-019-008 business personal property  
(Can be found on the tax bill or property record card)

Dollar amount you are requesting abated: \$ 2259.19 per email - Wed. Oct 9, 2013

Circle abatement type requested: (taxes) penalties interest prior year delinquency other

Briefly describe your abatement request. You may submit a letter with more details of your request.

I own a rental property at 106 Rose St. My husband and I also own a home in Underhill VT, that we lost to flash flooding over Memorial Day weekend. Financially, everything is a struggle right now and we were hoping to have some tax abatement on the Rose St. property, as we no longer consider the Underhill property our primary residence - the house is a total loss. Please call if you have any questions. Thanks!

Signature [Signature]

Date 8/13/13

Space below is saved for Board notes:

Date received:

Jeff  
Payment Report  
Proof of Flood  
Loss.  
Proof of No insurance

RECEIVED  
OCT 07 2013  
CITY OF BURLINGTON, VERMONT  
ASSESSOR'S OFFICE

PAYABLE TO:  
MAIL TO:

# CITY OF BURLINGTON

149 CHURCH STREET  
BURLINGTON VERMONT 05401  
802 - 865 - 7000

Location: 106 ROSE ST

This is the only bill you will  
receive. Please forward to new  
owner if property is sold.

## TAX BILL

PARCEL ID	BILL DATE	TAX YEAR
039-2-019.008	07/03/2012	2012-2013

OWNER

FINE CORI  
106 ROSE ST UNIT 8  
BURLINGTON VT 05401

802386

HOUSE SITE TAX INFORMATION	
SPAN # 114-035-13776	SCL CODE: 035
HOUSE SITE VALUE	162,000
HOUSE SITE EDUCATION TAX	2,316.92
HOUSE SITE MUNICIPAL TAX	1,158.76
HOUSE SITE TOTAL TAX	3,475.68
RETAIN FOR INCOME TAX PURPOSES	

ASSESSED VALUE	HOMESTEAD	NON-HOMESTEAD
REAL 162,000	162,000	
TOTAL TAXABLE VALUE 162,000	162,000	
GRAND LIST VALUES 1,620.00	1,620.00	

For more information about how education  
tax rates are determined, go online to:  
[www.state.vt.us/tax/pvredtaxrates.shtml](http://www.state.vt.us/tax/pvredtaxrates.shtml)

TAX RATE NAME	TAX RATE	GRANDLIST	TAXES
MUNICIPAL	0.7153	x1,620.00=	1158.76
HOMESTEAD EDUCATION	1.4302	x1,620.00=	2316.92

1ST PAYMENT	2ND PAYMENT	3RD PAYMENT	4TH PAYMENT	TOTAL TAX
08/12/2012	11/12/2012	03/12/2013	06/12/2013	3,475.68
868.92	868.92	868.92	868.92	0.00
NET TAX DUE				3475.68

DETACH THE SLIP BELOW AND RETURN WITH YOUR PAYMENT

CITY OF BURLINGTON  
TAX YEAR 2012-2013

1ST PAYMENT DUE	08/12/2012
OWNER NAME	FINE CORI
PARCEL ID	039-2-019.008
AMOUNT DUE	868.92
AMOUNT PAID	



112038741

CITY OF BURLINGTON  
TAX YEAR 2012-2013

2ND PAYMENT DUE	11/12/2012
OWNER NAME	FINE CORI
PARCEL ID	039-2-019.008
AMOUNT DUE	868.92
AMOUNT PAID	



112038742

CITY OF BURLINGTON  
TAX YEAR 2012-2013

3RD PAYMENT DUE	03/12/2013
OWNER NAME	FINE CORI
PARCEL ID	039-2-019.008
AMOUNT DUE	868.92
AMOUNT PAID	



112038743

CITY OF BURLINGTON  
TAX YEAR 2012-2013

4TH PAYMENT DUE	06/12/2013
OWNER NAME	FINE CORI
PARCEL ID	039-2-019.008
AMOUNT DUE	868.92
AMOUNT PAID	



112038744



OFFICE OF THE CLERK/TREASURER  
City of Burlington

City Hall, Room 20, 149 Church Street, Burlington, VT 05401

Voice (802) 865-7000

Fax (802) 865-7014

TTY (802) 865-7142

## Request for Mailing Address Change Form

This request allows the City Clerk's Office to make mailing address changes related to correspondence from the City Clerk's Office, Assessor's Office, Code Enforcement Office and Planning & Zoning Office. This form does not result in address changes to other City departments such as; Parks and Recreation, Burlington Electric, Department of Public Works Water/Sewer division and others. Please submit the completed form to the Clerk's Office at the address above and allow two weeks for processing. *If you need additional space, please complete an additional form or a copy of this form.*

Date of Request: 9/30, 2013

Property Location(s)

106 Rose St #8

Burlington VT 05401

Account / Parcel ID #

0391-2-019.008

Property Owner's Name(s): (Please print)

Cori Fine

New Mailing Address for Above Properties:  
(Please print)

1201 Spear St

S. Burlington VT 05403

Requester's Name: (Please Print)

Cori Fine

Requester is:

Owner ☒

Authorized Representative ☐

Company / Agency Official ☐

Requester's Phone Number:

(802) 540-0433

Owners / Requester's Signature:

Cori Fine

\*\*\*\*\* For Office Use Only \*\*\*\*\*

Initials - Person receiving request:

Ki Kumer

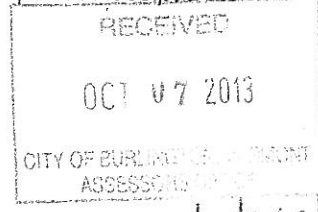
Initials / Date request processed in Amanda:

/

Initials / Date processed in AssessPro:

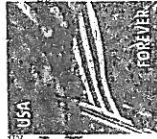
Ki 10/7/2013

Date Stamp with Receipt Date



lyn, came in w/ tax abatement request packet





BURLINGTON VT 054

03 OCT 2013 PM 11

RECEIVED

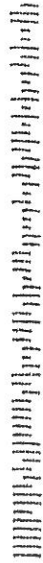
20 OCT -4 P 1:57

BURLINGTON CLERK  
TREASURER'S OFFICE



~~1201 Spear St.~~  
Burlington, VT 05401  
1201 Spear St.  
S. Burlington VT 05403

Attn: Lori  
Burlington City Hall  
2nd floor - Room 20  
149 Church St.  
Burlington VT 05401



0540148471

PROPERTY LOCATION

No.	Alt No.	Direction/Street/City
106		ROSE ST, BURLINGTON

OWNERSHIP

Owner 1:	Owner 2:	Owner 3:
Owner 1: FINE CORI		
Street 1:	Street 2:	
1201 SPEAR STREET		
Town/City:	State:	Zip:
SOUTH BURLINGTON	VT	
Si/Prov:	City:	Own Occ:
05403		S

PREVIOUS OWNER

Owner 1:	Owner 2:
JORGENSEN - RANDALL B	
Street 1:	Street 2:
106 ROSE ST	
Town/City:	State:
BURLINGTON	VT
Si/Prov:	City:
05401	

NARRATIVE DESCRIPTION

This Parcel contains . SF of land mainly classified as Res Condo with an) TOWNHS END Building Built about 2001, Having Primarily VINYL Exterior and ASPHALT SH Roof Cover, with 1 Units, 1 Baths, 1 Hall/Baths, 0 3/4 Baths, 5 Rooms Total, and 3 Bdrms.

OTHER ASSESSMENTS

Code	Description/No	Amount	Com. Int
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PROPERTY FACTORS

Item	Code	Desc	%	Item	Code	Desc
Z				U	A	ALL UTILITIES
o				t		
n				i		
Census:				Exempt		
Flood Haz:						
D B				Topo	3	SUITABLE
s SH				Street		
t				Traffic		

LAND SECTION (First 7 lines only)

Use	Description	LUC	No of Units	Depth / Price/Units	Unit Type	Land Type	SQ FT	SITE
RC	Res Condo		0					

IN PROCESS APPRAISAL SUMMARY

Use Code	Building Value	Yard Items	Land Size	Land Value	Total Value
RC	162,000		0.000		162,000

Total Card	162,000	Entered Lot Size	162,000
Total Parcel	162,000	Total Land	162,000
Source: OverRide		Land Unit Type	SF

PREVIOUS ASSESSMENT

Tax Yr	Use	Cat	Bldg Value	Yrd Items	Land Value	Total Value	Notes	Date
2013	RC	ABST	162,000	0	162,000	162,000	Change of Value Notices	5/3/2013
2013	RC	FV	162,000	0	162,000	162,000	9/23/2013	
2013	RC	PREL	162,000	0	162,000	162,000	6/19/2013	
2012	RC	ABST	162,000	0	162,000	162,000	5/4/2012	
2012	RC	FV	162,000	0	162,000	162,000	9/12/2012	
2012	RC	PREL	162,000	0	162,000	162,000	6/20/2012	
2011	RC	ABST	162,000	0	162,000	162,000	5/4/2011	
2011	RC	FV	162,000	0	162,000	162,000	8/11/2011	

SALES INFORMATION

Grantor	Legal Ref	Type	Date	Sale Price	V	Tst	Verif	Assoc PCL Value	Notes
JORGENSEN, RAND	1000-331	WD	5/31/2007	190,000	No	No			
JORGENSEN, MARI	998-536	QC	5/14/2007	0	No	No			
BLONDIN, CHRIST	686-749	WD	6/29/2001	107,400	No	No			

TAX DISTRICT

PAT ACCT.

USER DEFINED

RAD:210	OLD PID:049583	State Dist:3-03	CAD:530	SPAN:114-035-	Prior Id #3:	BusUse:0	RentalUse:0	HSC:02242001	ASR Map:	Fact Dist:	Reval/Dist:	Year:	Land Reason:	Bid Reason:
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BUILDING PERMITS

Date	Number	Desc	Amount	C/O	Last Visit	Fed Code	F. Desc	Comment
1/21/2011	120937	Plumbing	1,200	A				Install 40 Gal Sup
7/26/2007	08-050CA	Zoning I	1,000	A				Construct 8 ft. X

ACTIVITY INFORMATION

Date	Result	By	Name
1/20/2005	DATA ENTRY	AC	A CANFIELD
11/12/2004	NOT HOME-EX	TH	T HUSEBY

Sign:

VERIFICATION OF VISIT NOT DATA

## EXTERIOR INFORMATION

Type:	THE - TOWNS END
Sty Ht:	2 - Two Sty
(Liv) Units:	1 Total: 1
Foundation:	C - CONCRETE
Frame:	W - Wood
Prime Wall:	V - VINYL
Sec Wall:	%

## BATH FEATURES

Full Bath	1	Rating:
A Bath:		Rating:
3/4 Bath:		Rating:
A 3QBth		Rating:
1/2 Bath:	1	Rating:
A HBth:		Rating:
Other Fix:		Rating:

## OTHER FEATURES

Kils: 1	Rating:
A Kils:	Rating:
Frp:	Rating:
WSFlue:	Rating:

**CONDO INFORMATION**

Location:	I - INTERIOR
Total Units:	8
Floor:	
% Own:	
Name:	

INTERIOR INFORMATION

INTERIOR FINISHES	
Avg HUF/L	
Prim Int Wall	DW - DRYWALL
Sec Int Wall	%
Partition	
Prim Floors	CA - CARPET
Sec Floors	%
Bsmnt Flr	

## DEPRECIATION

Phys Cond: VG - Very Good	1.6%
Functional:	
Economic:	
Special:	
Override:	
<b>Total:</b>	<b>1.6%</b>

### CALC SUMMARY

Basic \$ / SQ:	84.00
Size Adj.:	1.37160492
Const Adj.:	1.00000000
Adj \$ / SQ:	115.215
Other Features:	7000
Grade Factor:	1.00
Neighborhood Inf:	1.10000002
LUC Factor:	1.00
Adj Total:	180163
Depreciation:	2883
Depreciated Total:	177280
With	
Spec	
Rate	

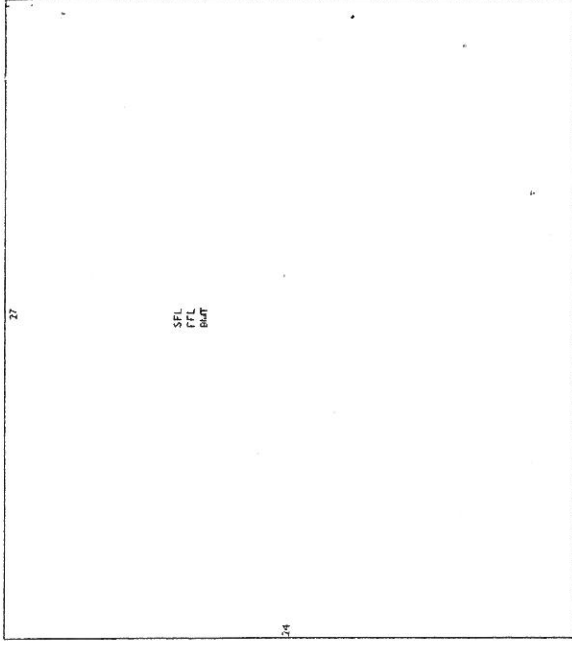
**SPEC FEATURED ITEMS**

Code	Description	A	Y/S	Qty
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## COMMENTS

CONDO #8.

## SKETCH



## RESIDENTIAL GRID

1st Res Grid	Desc:	Line 1	# Units:1
Level	FY	LR	DR D K FR RR' BR' FB' HB' L' O
Other			
Upper			
Lvl 2			
Lvl 1			
Lower			
Totals	RMs: 5	BRs: 3	Baths: 1 HB: 1

## REMODELING

No Unit	RMS	BRS	FL
1	5	3	
<b>Totals:</b>			
1	5	3	

## COMPARABLE SALES

Parcel ID	Type	Date	Sale Price
Juris.	Factor:		Val/Su Fin: 136.81
Final Features:	0		Val/Su Net: 91.20
Final Total:	177300		Val/Su S7Ad: 136.81

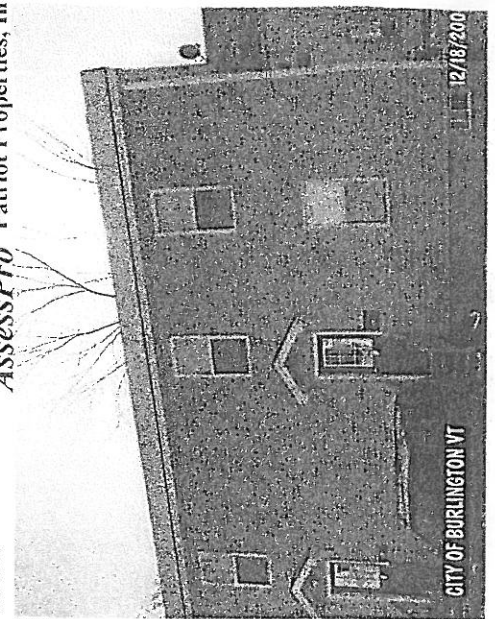
## SUB AREA

Code	Description
BMT	BASEMENT
FFL	1ST FLOOR
SFL	2ND FLOOR

## SUB AREA DETAIL

Sub Area	% Usbl	Descrip	% Type	Qu
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IMAGE



More: N

Total Yard Items:

### Total Special Features:

Total:	
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002/81/21

## Kenneth Nosek

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**From:** cori fine <corifine@gmail.com>  
**Sent:** Wednesday, October 09, 2013 9:50 AM  
**To:** Kenneth Nosek  
**Subject:** Tax Abatement

Hi Kenneth,

Thank you for your call the other day! I am not sure what dollar amount is appropriate- I guess I was hoping to have it reduced to what ever it would have been if it was considered my primary residence. For now, lets say reduce by 65% or so, starting from June 2013. I actually don't even know what my current tax bill is, is that something you could mail me?

For now, I will base it on last years- which was \$3475.68. Based on the 65% I would like to abate \$2259.19, bringing it to \$1216.49 per year, which I think gets me close to what I used to pay when it was my primary residence. Though I do not have the paperwork on me so you might be able to look that amount up better than I!

Thanks, please let me know if you need anything else.

Cori Fine  
802-540-0433

Correct  
Department of the Treasury — Internal Revenue Service (99)  
Form **1040** U.S. Individual Income Tax Return **2012** OMB No. 1545-0074 IRS Use Only — Do not write or staple in this space

For the year Jan 1 - Dec 31, 2012, or other tax year beginning 2012, ending 20  
Your first name and initial Last name  
Andrew M Fletcher  
If a joint return, spouse's first name and initial Last name  
Ceri A Fine  
Spouse's social security number  
See separate instructions.  
Your social security number

Home address (number and street). If you have a P.O. box, see instructions Apartment no.  
539 Vt Route 15  
City, town or post office, state and ZIP code. If you have a foreign address, also complete spaces below (see instructions)  
Underhill VT 05489  
Foreign country name Foreign province/state/country Foreign postal code  
Make sure the SSN(s) above and on line 6c are correct.

Presidential Election Campaign  
Check here if you, or your spouse if filing jointly, want \$3 to go to this fund? Checking a box below will not change your tax or refund.  
☐ You ☐ Spouse

Filing Status  
1 ☐ Single  
2 ☒ Married filing jointly (even if only one had income)  
3 ☐ Married filing separately. Enter spouse's SSN above & full name here.   
4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here   
5 ☐ Qualifying widow(er) with dependent child

Exemptions  
6 a ☒ Yourself. If someone can claim you as a dependent, do not check box 6a.   
b ☒ Spouse   
c Dependents:  
(1) First name Last name (2) Dependent's social security number (3) Dependent's relationship to you (4) ☒ if child under age 17 qualifying for child tax or (see instrs)  
If more than four dependents, see instructions and check here ☐  
d Total number of exemptions claimed   
Boxes checked on 6a and 6b: No. of children on 6c who:   
• lived with you   
• did not live with you due to divorce or separation (see instrs)   
Dependents on 6c not entered above   
Add numbers on lines above   
2

Income  
7 Wages, salaries, tips, etc. Attach Form(s) W-2   
8 a Taxable interest. Attach Schedule B if required   
b Tax-exempt interest. Do not include on line 8a   
9 a Ordinary dividends. Attach Schedule B if required   
b Qualified dividends   
10 Taxable refunds, credits, or offsets of state and local income taxes   
11 Alimony received   
12 Business income or (loss). Attach Schedule C or C-EZ   
13 Capital gain or (loss). Att Sch D if reqd. If not reqd, ck here   
14 Other gains or (losses). Attach Form 4797   
15 a IRA distributions   
b Taxable amount   
16 a Pensions and annuities   
b Taxable amount   
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E   
18 Farm income or (loss). Attach Schedule F   
19 Unemployment compensation   
20 a Social security benefits   
b Taxable amount   
21 Other income   
22 Combine the amounts in the far right column for lines 7 through 21. This is your total income.   
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.   
If you did not get a W-2, see instructions.   
Endorse, but do not attach, any payment. Also, please use Form 1040-V.

Adjusted Gross Income  
23 Educator expenses   
24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ   
25 Health savings account deduction. Attach Form 8889   
26 Moving expenses. Attach Form 3903   
27 Deductible part of self-employment tax. Attach Schedule SE   
28 Self-employed SEP, SIMPLE, and qualified plans   
29 Self-employed health insurance deduction   
30 Penalty on early withdrawal of savings   
31 a Alimony paid b Recipient's SSN   
32 IRA deduction   
33 Student loan interest deduction   
34 Tuition and fees. Attach Form 8917   
35 Domestic production activities deduction. Attach Form 8903   
36 Add lines 23 through 35   
37 Subtract line 36 from line 22. This is your adjusted gross income.   
34,246.  
8 a  
9 a  
10 104.  
11  
12 1,594.  
13 2,703.  
14  
15 b  
16 b  
17 792.  
18  
19  
20 b  
21  
22 39,459.

BAA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. FDIA0112 01/11/13 Form 1040 (2012)



**Tax and Credits**

38 Amount from line 37 (adjusted gross income) 38 39,346.

39 a Check ☐ You were born before January 2, 1948. ☐ Blind. Total boxes checked 39 a ☐  
if: ☐ Spouse was born before January 2, 1948. ☐ Blind.b If your spouse itemizes on a separate return or you were a dual-status alien, check here 39 b ☐**Standard Deduction for —**

- People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.
- All others:

Single or Married filing separately, \$5,950

Married filing jointly or Qualifying widow(er), \$11,900

Head of household, \$8,700

40 Itemized deductions (from Schedule A) or your standard deduction (see left margin) 40 11,900.

41 Subtract line 40 from line 38. 41 27,446.

42 Exemptions. Multiply \$3,800 by the number on line 6d 42 7,600.

43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- 43 19,846.

44 Tax (see instrs). Check if any from: a ☐ Form(s) 8814 c ☐ 962 electionb ☐ Form 4972. 44 2,104.

45 Alternative minimum tax (see instructions). Attach Form 6251. 45

46 Add lines 44 and 45. 46 2,104.

47 Foreign tax credit. Attach Form 1116 if required. 47

48 Credit for child and dependent care expenses. Attach Form 2441. 48

49 Education credits from Form 8863, line 19. 49

50 Retirement savings contributions credit. Attach Form 8880 50 73.

51 Child tax credit. Attach Schedule 8812, if required. 51

52 Residential energy credits. Attach Form 5695 52 150.

53 Other as from Form: a ☐ 3800 b ☐ 8801 c ☐ 53

54 Add lines 47 through 53. These are your total credits. 54 223.

55 Subtract line 54 from line 46. If line 54 is more than line 46, enter -0- 55 1,881.

**Other Taxes**

56 Self-employment tax. Attach Schedule SE 56 196.

57 Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919. 57

58 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required 58

59 a Household employment taxes from Schedule H 59 a

b First-time homebuyer credit repayment. Attach Form 5405 if required 59 b

60 Other taxes. Enter code(s) from instructions 60

61 Add lines 55-60. This is your total tax 61 2,077.

**Payments**

If you have a qualifying child, attach Schedule EIC.

62 Federal income tax withheld from Forms W-2 and 1099 62 2,767.

63 2012 estimated tax payments and amount applied from 2011 return 63

64 a Earned income credit (EIC) 64 a

b Nontaxable combat pay election 64 b

65 Additional child tax credit. Attach Schedule 8812 65

66 American opportunity credit from Form 8863, line 8 66

67 Reserved 67

68 Amount paid with request for extension to file 68

69 Excess social security and tier 1 RRTA tax withheld 69

70 Credit for federal tax on fuels. Attach Form 4136 70

71 Credits from Form: a ☐ 2439 b ☐ Reserved c ☐ 8801 d ☐ 8885 71

72 Add lines 62, 63, 64a, &amp; 65-71. These are your total payments 72 2,767.

**Refund**

73 If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you overpaid. 73 690.

74 a Amount of line 73 you want refunded to you. If Form 8888 is attached, check here 74 a 690.

b Routing number. XXXXXXXXXX c Type: ☐ Checking ☐ Savings

d Account number XXXXXXXXXXXXXXXXXXXX

Direct deposit? See instructions.

75 Amount of line 73 you want applied to your 2013 estimated tax 75

**Amount You Owe**

76 Amount you owe. Subtract line 72 from line 61. For details on how to pay see instructions 76

77 Estimated tax penalty (see instructions) 77

**Third Party Designee**Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ Yes. Complete below. ☐ No

Designee's name Diana J. Sheltra Phone no. (802) 878-0990 Personal identification number (PIN) 03040

**Sign Here**

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature Date Your occupation Daytime phone number

Archaeologist

Spouse's signature, if a joint return, both must sign. Date Spouse's occupation If the IRS sent you an Identity Protection PIN, enter it here (see instrs):

Child/Elder Care Agency

Print/Type preparer's name Preparer's signature Date Check ☐ if self-employed PTIN

Diana J. Sheltra 200384947

**Paid Preparer Use Only**

Firm's name DOUBLE ENTRY BOOKKEEPING LLC

Firm's address 12 Steeplebush Road Firm's EIN

ESSEX JUNCTION VT 05452 Phone no (802) 878-0990

**SCHEDULE E**  
(Form 1040)

Department of the Treasury  
Internal Revenue Service (99)

**Supplemental Income and Loss**

(From rental real estate, royalties, partnerships,  
S corporations, estates, trusts, REMICs, etc)  
▶ Attach to Form 1040, 1040NR, or Form 1041.

OMB No. 1545-0074

**2012**

Attachment  
Sequence No. 13

Information about Schedule E and its separate instructions is at [www.irs.gov/form1040](http://www.irs.gov/form1040).

Name(s) shown on return

Your social security number

Andrew M Fletcher & Cori A Fine

**Part I** **Income or Loss From Rental Real Estate and Royalties** Note. If you are in the business of renting personal property, use Schedule C or C-EZ (see instructions). If you are an individual, report farm rental income or loss from Form 4835 on page 2, line 40.

- A Did you make any payments in 2012 that would require you to file Form(s) 1099? (see instructions). . . . . ☐ Yes ☒ No  
B If "Yes," did you or will you file required Forms 1099? . . . . . ☐ Yes ☐ No

**1 a** Physical address of each property (street, city, state, ZIP code)

A 106 Rose Street Apt # 8, Burlington, VT 05401

B

C

1 b Type of Property (from list below)	2 For each rental real estate property listed above, report the number of fair rental and personal use days. Check the QJV box only if you meet the requirements to file as a qualified joint venture. See instructions.	Fair Rental Days	Personal Use Days	QJV
A 1		365	0	
B				
C				

**Type of Property:**

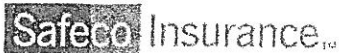
- 1 Single Family Residence 3 Vacation/Short-Term Rental 5 Land 7 Self-Rental  
2 Multi-Family Residence 4 Commercial 6 Royalties 8 Other (describe)

Income:	Properties:	A	B	C
3 Rents received . . . . .	3	21,600.		
4 Royalties received . . . . .	4			
<b>Expenses:</b>				
5 Advertising . . . . .	5			
6 Auto and travel (see instructions) . . . . .	6			
7 Cleaning and maintenance . . . . .	7	511.		
8 Commissions . . . . .	8			
9 Insurance . . . . .	9	404.		
10 Legal and other professional fees . . . . .	10			
11 Management fees . . . . .	11			
12 Mortgage interest paid to banks, etc (see instructions) . . . . .	12	9,679.		
13 Other interest . . . . .	13			
14 Repairs . . . . .	14			
15 Supplies . . . . .	15			
16 Taxes . . . . .	16	3,382.		
17 Utilities . . . . .	17	1,259.		
18 Depreciation expense or depletion . . . . .	18	4,073.		
19 Other (list) ▶ <u>Condo Fees</u> . . . . .	19	1,500.		
20 Total expenses. Add lines 5 through 19 . . . . .	20	20,808.		
21 Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file Form 6198 . . . . .	21	792.		
22 Deductible rental real estate loss after limitation, if any, on Form 8582 (see instructions) . . . . .	22			
23 a Total of all amounts reported on line 3 for all rental properties . . . . .	23 a	21,600.		
b Total of all amounts reported on line 4 for all royalty properties . . . . .	23 b			
c Total of all amounts reported on line 12 for all properties . . . . .	23 c	9,679.		
d Total of all amounts reported on line 18 for all properties . . . . .	23 d	4,073.		
e Total of all amounts reported on line 20 for all properties . . . . .	23 e	20,808.		
24 <b>Income.</b> Add positive amounts shown on line 21. Do not include any losses . . . . .	24		792.	
25 <b>Losses.</b> Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here . . . . .	25			
26 <b>Total rental real estate and royalty income or (loss).</b> Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on Form 1040, line 17, or Form 1040NR, line 18. Otherwise, include this amount in the total on line 41 on page 2 . . . . .	26		792.	

BAA For Paperwork Reduction Act Notice, see instructions.

FOI2301 01/07/13

Schedule E (Form 1040) 2012



A Liberty Mutual Company

POLICY NUMBER: 0K5595519

**GENERAL INSURANCE COMPANY OF AMERICA (A SAFECO Company)**  
Home office: Safeco Plaza, Seattle, WA 98185-0001 (A stock insurance company.)  
**LANDLORD PROTECTION POLICY DECLARATIONS - BROAD FORM**

**INSURED:**

CORI FINE  
ANDY FLETCHER  
539 VT ROUTE 15  
UNDERHILL VT 05489-9707

**AGENT:**

WINOOSKI INSURANCE AGY INC BR  
476 MAIN ST  
WINOOSKI VT 05404-1300

TELEPHONE: (802) 655-9000

**DESCRIBED LOCATION:**

106 ROSE ST APT 8  
BURLINGTON VT 05401-4480

POLICY PERIOD FROM: SEPT 17 2013

TO: SEPT 17 2014

CHANGED AS OF: SEPT 30 2013

**MORTGAGE SERVICING AGENCY:**

WJ BRADLEY MTG CAPITAL CORP  
ISAOA / ATIMA  
10975 STERLING VIEW DR STE 10  
SOUTH JORDAN UT 84095-4109

**1ST MORTGAGEE:**

WJ BRADLEY MTG CAPITAL CORP

OCCUPANCY: TENANT

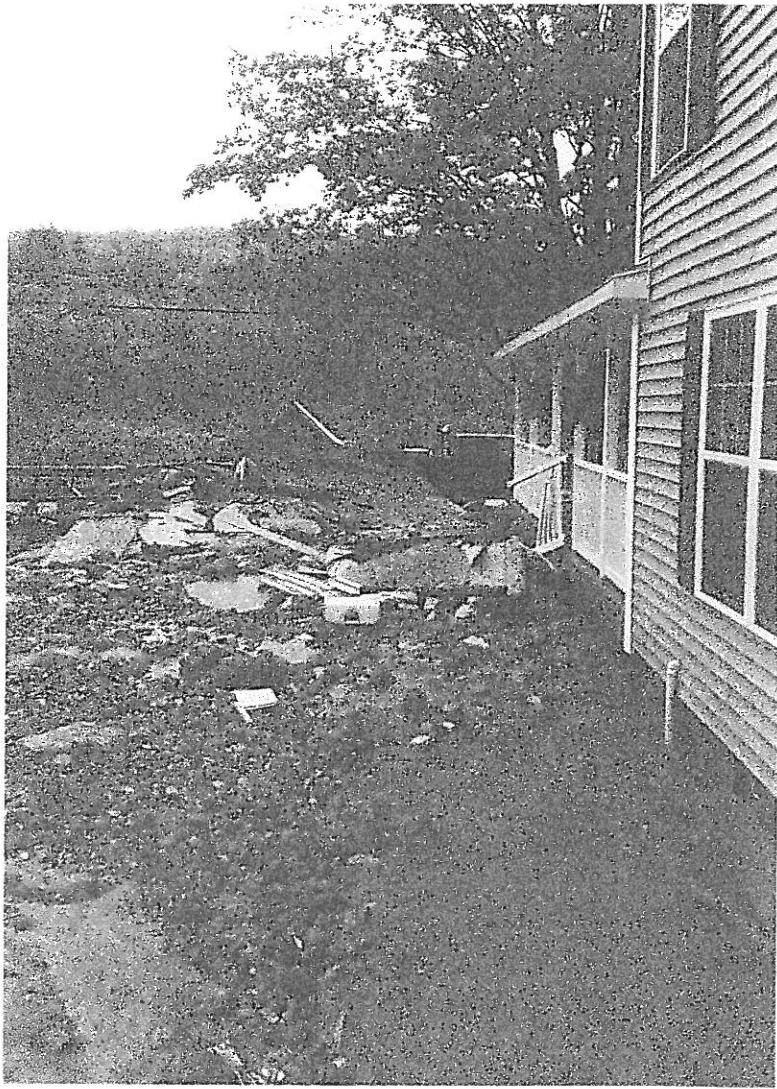
LOAN NO.: 48362

COVERAGES FOR THIS LOCATION		LIMITS	DEDUCTIBLE	PREMIUM
A DWELLING	FIRE	\$ 120,300	\$	136.00
	BROAD			100.00
B OTHER STRUCTURES	FIRE	\$ 12,030		INCL
	BROAD			
C PERSONAL PROPERTY	FIRE	\$ 5,000	\$	5.00
	BROAD			2.00
D LOSS OF RENT, RENTAL VALUE, & ADDL LIVING EXP.		\$ 12,030		INCL
INCLUDED:				
ORDINANCE OR LAW COVERAGE		\$ 12,030		INCL
OPTIONS:				
H-PREMISES LIABILITY (EACH OCCURRENCE)		\$ 300,000	\$	44.00
PERS. INJURY, WRONGFUL EVICTION, PRIVACY INVASION				INCL
MEDICAL PAYMENTS (EACH PERSON)		\$ 1,000		INCL
DEDUCTIBLES:				
PROPERTY COVERAGES, EXCEPT AS OTHERWISE NOTED			\$ 500	
DWELLING ANNUAL PREMIUM			\$	287.00

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay, Annual 2-Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

- \$2.00 per installment for recurring automatic deduction (EFT)
- \$2.00 per installment for recurring credit card or debit card
- \$5.00 per installment for all other payment methods

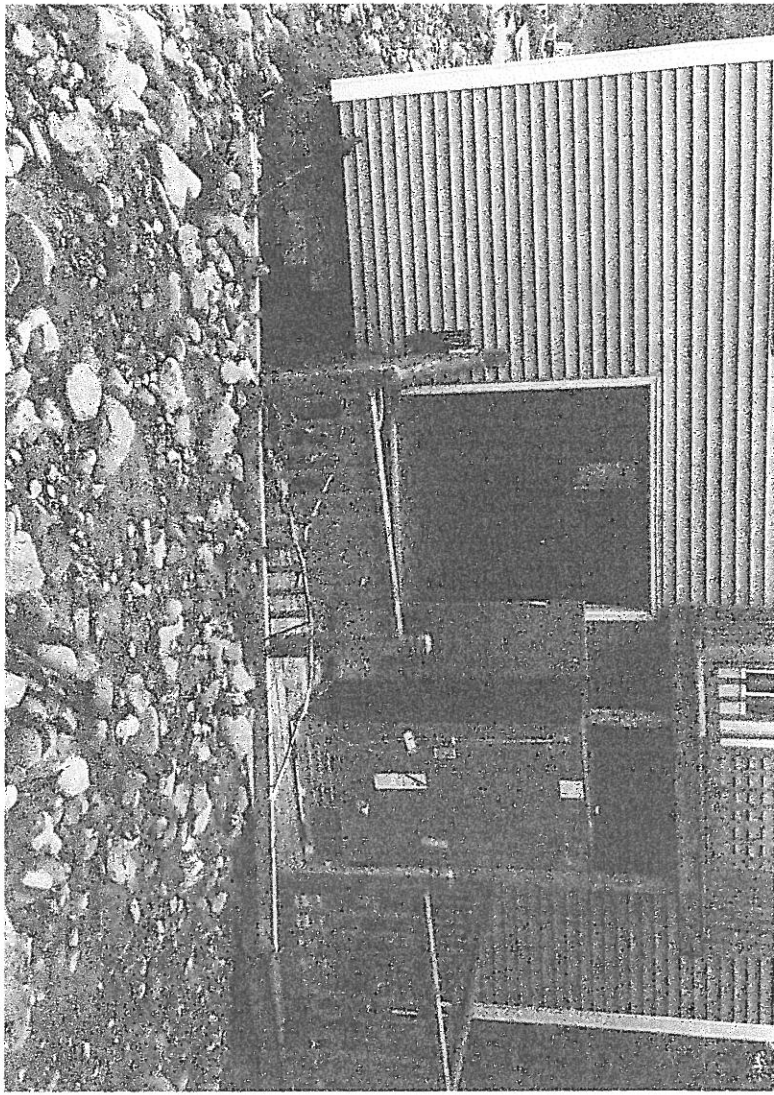












## After the flood, Underhill couple faces life after loss

Written by Lynn Monty Free Press staff writer

Jun. 23, 2013 |

[burlingtonfreepress.com](http://burlingtonfreepress.com)

**UNDERHILL** — The hostas still thrive amid vibrant perennials planted and meticulously groomed on high ground over what is now an endless pit of silt, gravel and stone. That pit has replaced the emerald-green lawn where a family hoped children one day would play.

Dreams deferred.

Newlyweds Cori Fine, 33, and Andrew Fletcher, 34, who are expecting their first child in November after some struggle, purchased their dream home in 2010 on the corner of Cilley Hill Road and Vermont 15 in Underhill. Six months later, a spring flood washed away their yard and filled their basement, ceiling-high, with sediment.

They cleaned that mess up on their own. They said neither the state, the town nor their insurance company would help. Fletcher said he made pleas to the state to fix a compromised culvert in front of his home, but nothing was done.

Exposed rebar, a slumping road, cracks and erosion of concrete were apparent around the culvert back then, but now Fletcher pointed out a new, worsened condition after a second flood tore through again this May.

Spring beds had been ready for planting. Fletcher just finished mowing eager sprouting grass May 23. He tucked the lawn mower safely away in the garage and headed inside. Rain was coming.

He couldn't know then that this storm ultimately would condemn his home, sweep away the garage and destroy his wife's dream of seeing her family grow up on that land.

"After the first time, we thought if we took the right measures to make sure it didn't happen again, it would be OK, but now this," Fine said. "I don't feel like we should live here. Nobody should live here."

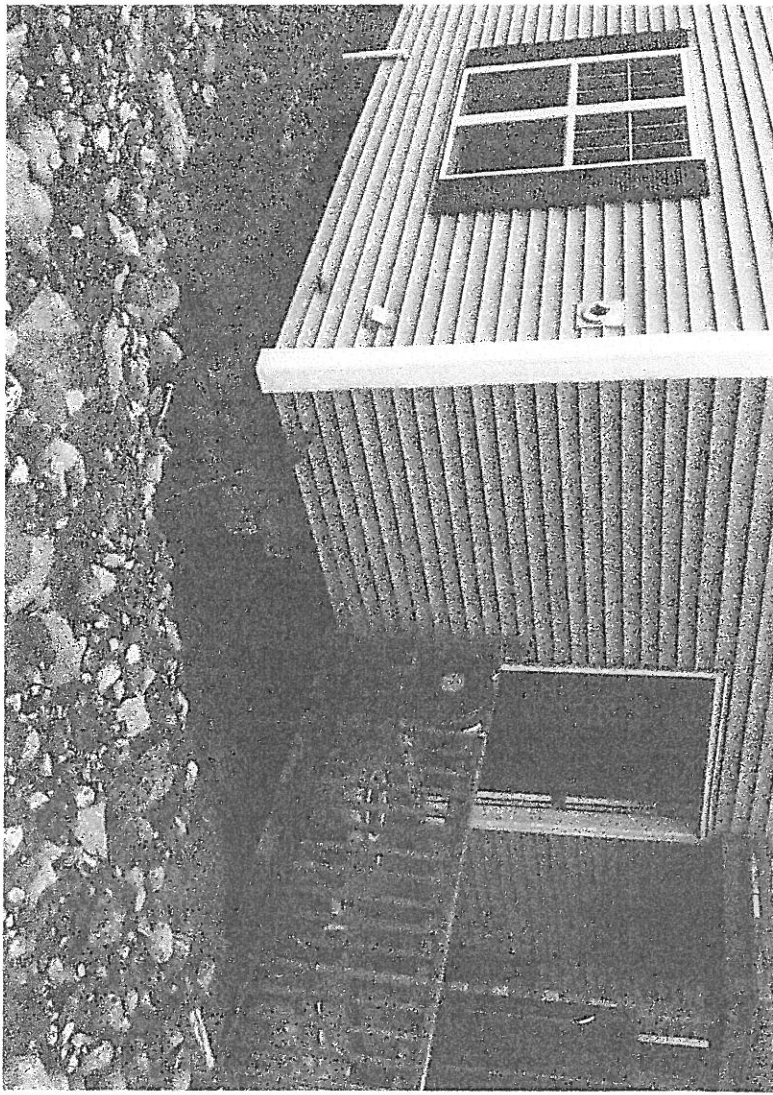
Fine said of her husband, "He put so much back-breaking work into this place. He rebuilt some weaker places near the culvert by hand. Two summers worth of work. He put his back out twice doing it."

They had been excited that things finally were getting back to normal after the first flood, Fine said: "We had fixed the garage, and we were out every weekend doing gardening and landscaping. We had just mulched."

"To see it all wiped away in one hour," Fletcher added, "that was a blow. It's all gone."

### The storm

The National Weather Service said 4.06 inches of rain fell on Jericho from 7 p.m. May 23 to 7 a.m. May 24. The rainfall followed thunderstorms that saturated the ground earlier that





week.

Washed-out roads stranded residents throughout northwestern Vermont. Culverts vanished, schools closed, and the rain continued to fall. By Friday afternoon, the state formally asked the Federal Emergency Management Agency to send a preliminary damage assessment team to determine if parts of Vermont might qualify for federal disaster aid.

Since then Fletcher and Fine have been staying with friends and family, moving from home to home, waiting to hear about FEMA's determination.

"I think I have worn this shirt three times this week," Fine said recently, looking down at her cotton top. "Living out of a duffel bag isn't easy. We clearly can't afford housing. That's the tricky part. We still have to pay our mortgage on time every month, but we can't live in our house."

President Barack Obama earlier this month declared parts of Vermont a major disaster area following the storms, which primarily affected Chittenden, Essex and Lamoille counties.

A preliminary study by the state identified an estimate \$1.5 million in damages, exceeding the \$1 million threshold to qualify for federal aid.

FEMA will cover a minimum of 75 percent of the costs needed to protect existing property, replace public infrastructure and facilities and reduce the risk of further damage.

Joe Flynn, director of the Department of Emergency Management and Homeland Security, said this declaration covers public assistance and not individual assistance.

### **A complete loss**

Fletcher and Fine took out a \$215,000 mortgage for the home in 2010, and it was recently assessed at \$240,000, Fine said.

Now the house is a complete loss, Fine said.

They bought the house confident that it had been there, flood-free, since 1890, and that the spring 2011 flood was a fluke event.

Scott Destromp, 28, of St. Albans, a Home Depot driver, passed by the spot recently while making a delivery nearby. He was compelled to stop and look at the massive damage to the property. Destromp said he visited his grandparents many times there as a child.

"I remember hearing stories about how the basement flooded a lot, but the garage was still standing when I was a kid," he said, pointing to the back of the washed-out lot. "This home has been really remodeled since then. It looks like a lot of money has gone into this spot. This is just so sad to see."

Because of the May 23-24 flash flood in Underhill, the Vermont State Police shut down the state highway in front of Fletcher's and Fine's house, from Allen Martin Drive in Essex to Vermont 104 in Cambridge.

Police also shut down dozens of local roads in Chittenden and Lamoille counties, diverting morning commuters around flood water. The roads have since reopened.

Prior to this fateful night, Fine and Fletcher had already spent about \$20,000 to re-enforce the banks of the deceptively diminutive stream beside their home that rose to cause such destruction.

"We asked the state to redo the culvert in 2011, to make it withstand the waters should this ever happen again," Fletcher said. "Its structure had been compromised. Now here we are again. I am a little angry. We have a baby on the way."

Sue Minter, Vermont deputy secretary of transportation and former Irene recovery officer, said the process is a complicated one. "Flooding and erosion was the result of runoff moving quickly onto that site, off the town road, at high speed," she said. "That culvert was not damaged to a point that we would normally consider replacing it."

At Fletcher's request, Minter said her team and the town met at the base of Cilley Hill Road after the 2011 floods. Engineers looked at various issues around the culvert that turned out to be a much larger problem that included town property and the state highway. Since then, the agency has been evaluating the situation.

### **Swept away**

Fine had just organized family treasures and baby hand-me-downs from friends and relatives in her basement to prepare for work on the nursery.

During the storm, flood waters burst from the basement windows, taking with them everything inside across Vermont 15, into a pond and beyond.

Now gravel and debris fill the couple's basement, and the house's structure has been severely damaged. "It was our dream home, and we loved it," Fine said.

"It's been condemned," Fine said. "Every time Andrew comes home, I ask him if he found the lamp. It was an elephant lamp that my dad had when he was a baby. He gave it to me when I was a baby. I wanted our baby to have it. It's gone. Everything that was in the basement is gone."

Fletcher said it's going to take a lot of money to get their place livable again.

"What it comes down to is that this house should not be here, because this is just going to happen again, and again," he said. "This property has been nothing but trouble."

Fletcher pointed to a mammoth piece of jagged concrete. "I remember this because our chives were growing behind it," he said.

The concrete had moved about 150 feet, placed near the mouth of the dilapidated culvert by raging waters, no chives in sight.

Minter said right after the Memorial Day storms she referred the Fletcher and Fine case to the Hazard Mitigation Grant Program, which distributes federal mitigation funds available to

all Vermont towns after Tropical Storm Irene.

If Fletcher and Fine are eligible, the town of Underhill could use grant money to buy the Cilley Hill Road property so the homeowners could move out of harm's way.

Minter said more than 100 homeowners have submitted applications to the program since Irene struck in August 2011. "It's a complicated land transaction," Minter said. "It's a lengthy process that does not address people's immediate needs."

The Vermont 15 culvert in question is just one of more than 40,000 culverts in the state, Minter said.

"There is a lot of new thinking we are doing to find solutions to deal with the new frequency and velocity of these storms, and to assess our vulnerability" Minter said. "In this case, with a garage washing away, this is a case of erosion, not an effect of our culvert. When a structure is wiped downstream, that is caused by water coming off of the hillside. This is erosion caused by land use. It's a complicated puzzle to solve."

### **Finding support**

Fine's close friend Beth Rice said they were supposed to meet at a rental house on Lake Champlain for Memorial Day weekend. "Cori had organized the trip for us, as she does every year," Rice said. But after the destruction to their home, Fine and Fletcher were unable to join their friends.

"I realized they needed cash, and fast," Rice recalled.

Their friends wasted no time. They created a fundraising page on the crowdsourcing website GoFundMe (<http://bit.ly/VtFloodFunds>), and within a day they hit their goal of \$10,000.

A new goal has been set at \$25,000, and people are still donating. The website reported as of Friday evening that \$15,550 had been raised.

"These are the two most loving and giving people we know," Rice said. "We knew we had to act. Most importantly, in a state that needs its young people to stick around and invest, these two are model citizens. They stayed in their home state, they bought a house, and Cori started a small business. They were giving back to their community, and now it is time for their community to give back to them."

Fine, owner of Babies to Boomers, places caregivers with families looking for quality care for their babies and elders. Fletcher is an archaeologist in the anthropology department at the University of Vermont. He splits his time between research and teaching.

Fletcher and Fine are native Vermonters, he from Winooski and she from Stowe. The two have never seen flooding like this in their lifetime.

"We are defeated at this point," Fletcher said. "I have never seen gravel deposits like this in my life anywhere. This was a force of nature right here. Up until the last two or three years, I

have never encountered stuff like this.”

Fletcher visits his condemned home daily. He’s removed the sheet rock and some cabinetry in an effort to ward off mold.

“It’s a damage-control mission, just in case we have to move back in here,” Fletcher said.

### **Weighing options**

The couple has had no word from anyone about possible state or federal funding to rebuild. They said their homeowner’s insurance claims have been rejected.

When they were evacuated from their home, they figured at the very worst they would lose the driveway.

“We thought for sure the embankment was high enough to withstand the water,” Fletcher said. “When the fire station called us later that night to say our garage washed away, we were shocked.”

Fletcher and Fine retreated to Stowe and are staying with family, living out of duffel bags, Fine said. They are looking for permanent housing while they figure out what to do.

Fletcher said they have two options. One is to raise enough money to pay off their mortgage and break even.

“This would allow us to walk away from this,” Fletcher said. “Ideally this is what we would want.”

The other option is to raise enough money to rebuild and sell the home.

“We don’t want to be here,” Fine said. “There have been too many heartaches here. It’s been a struggle the whole two years we have been here. The floods have tainted things. We have been rebuilding and repairing since we moved in. It’s all too devastating.”

Fine said she is doing her best to alleviate stress. “We are calm people,” she said. “I have cried a little bit, but it’s not healthy for our baby. It took years for this pregnancy to happen, and I am just worried that something is going to go wrong. I can’t be stressed out.”

Landscaping is a stress-reliever for them both. In their quest to find stable living conditions prior to the new arrival, they are looking to find someone who has a guest house or mother-in-law apartment that needs a caretaker, a groundskeeper or a nanny.

“Something low cost that we would be happy to maintain — that would be their ideal,” Fine said. “We need something long term and stable just until after the baby is born, so we can have some sort of normalcy until all of this gets resolved.”

Their combined income is fairly low, Fine said. But they are managing.

“We are getting by, but I am scared,” she said. “I just want to be settled. I want a room for my baby. I have got the nesting thing going on.”

Contact Lynn Monty at [lynnmonty@burlingtonfreepress.com](mailto:lynnmonty@burlingtonfreepress.com). Follow her on Twitter at [www.twitter.com/VermontSongbird](http://www.twitter.com/VermontSongbird).

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